

Open Enrollment starts October 26 and ends November 6, 2009.  
To enroll, carefully follow instructions on page 3.

Changes are effective 1/1/10.



## MESA CHOICE HEALTH PLAN

### Open Enrollment Workbook for Retirees

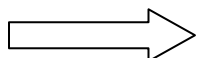
### 2010 Benefits Package

During Open Enrollment you can make changes to your current health plan options for the coming year. The annual Open Enrollment period allows you to reevaluate your current benefits and decide if you need to make a change. Any time your life circumstances change (i.e., new dependents or loss of dependents), **you are responsible** for making suitable changes to your benefits enrollment.

**REMEMBER:** If you want to make any changes to your benefit selections and change who is covered, you must do it during this Open Enrollment period, otherwise you must wait until next year's open enrollment period to make a change (unless you have a [Special Enrollment event](#) – see [page 31](#)).

#### WHAT'S NEW FOR 2010?

- **Plan Design Changes – The following changes become effective 1/1/2010:**
  - Out-Of-Network Out-of-Pocket Maximum Amounts removed on all plans
  - Copays for Out-Patient and In-Patient Hospitalizations added to Copay Choice plan
  - Increased Maximum Copays for Brand Name Prescription Drugs on Choice PPO (80/20) and Choice Plus (90/10) Plans
  - Increased Copays for all Brand Name Prescription Drugs on Copay Choice Plan
- **New Federal Requirement involving collection of dependent SSNs**
- **The new vision carrier for 2010 will be Vision Service Plan. Please review new premium rates.**



***Descriptions for all of these changes are found inside this booklet.***

#### WHO NEEDS TO RE-ENROLL?

- Retirees who need to make plan changes. (The Benefits Office encourages all retirees to re-enroll, but it is not required unless you are making changes.) If a retiree does not re-enroll, the coverage will remain the same as 2009.
- EVERYONE who wants to participate in our satisfaction survey (See below for more information).

#### We Want to Know!!

In an effort to offer the most comprehensive benefits package possible, the Benefits Office needs your help! We are requesting feedback from you, our customers and our plan members, regarding your overall benefits package, and the service you receive from the Benefits staff. At the end of the online open enrollment process there will be a link to our survey. We hope you will take the time to complete our survey and let us know how we can better serve you!

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# OPEN ENROLLMENT INSTRUCTIONS

**Open Enrollment begins Monday, October 26, and ends on Friday, November 6, 2009, at 6:00 P.M. The online system will be closed until October 26.**

## **IMPORTANT!!! READ THIS BEFORE YOU BEGIN:**

Review the workbook. Although premiums are not changing for the 2010 plan year, there are several plan design changes of which you need to be aware so you can make the best health plan choices for you and your family.

**NEW DEPENDENTS/CHANGE IN FAMILY STATUS** - If you have or anticipate a Family Status Change (i.e., newborn, marriage, divorce, or adoption) that becomes effective in October or November 2009, please contact the Employee Benefits Office **before** doing your on-line enrollment. Do not try to add or drop your dependents online until you have contacted either Laura Kolsrud at (480) 644-5837 or Leslie Rogers at (480) 644-2648. For example, if you are getting married on October 24, 2009, contact us before adding your new spouse online.

1. In the Internet browser window, go to [www.mesachip.org](http://www.mesachip.org).
2. Click on the "OPEN ENROLLMENT ENTER HERE" button to access the Open Enrollment System. Do **not** click on "Member Login."
3. In the Insured ID field, type your 5-digit ID number found on your health insurance card. If you don't have an insurance card and don't know what your Insured ID number is, contact Employee Benefits.
4. In the Password field, type the following initial password scheme:  
The first four (4) letters\* of your last name (in upper or lower case) plus the last four (4) digits of your Social Security Number (SSN).

*If your last name contains:	Last Name Example	Your SSN is:	Your password is:
Four or more letters	JONES	987654321	JONE4321
Two or three letters	COX	987654321	COX4321
More than one name	DE LA TORRE	987654321	DE L4321 (System reads space as a character)
An apostrophe	O'MEARA	987654321	OMEA4321 (System does not read apostrophes)
A hyphen after the first 3 letters	DEL-MONTE	987654321	DEL 4321 (Substitute a space for the hyphen)

You have five (5) chances to enter your Insured ID and Password correctly. **After the fifth try, you will be locked out of the system for 10 minutes, at which time you can try to log on again.**

5. On the next screen, follow these steps:
  - a. Enter your 5-digit Member ID. (Employee number)
  - b. Re-enter the Initial Password scheme (see Step 4.)
  - c. In the next box, create an entirely new password of at least six letters and numbers.
  - d. Re-enter the New Password.
  - e. Click the "Save Password" button.

Write your New Password here: \_\_\_\_\_

NOTE: This password is for the Open Enrollment system *only*, **not** your CHIP login.

6. Carefully follow the instructions for each portion of the Open Enrollment System.
7. When you complete your enrollment, print a copy of your confirmation for your records. **Please review your confirmation sheet to make sure you have enrolled correctly.**
8. Sign out when your session is complete.

**Need assistance? Review "[Helpful Hints for Online Enrollment](#)" on the next page, or call us at (480) 644-2299 during business hours (M-Th, 7:00 a.m. to 6:00 p.m.).**

# Helpful Hints for Online Enrollment

1. Use the [Action Checklist](#) on the next page as you review the Open Enrollment Workbook to mark your coverage selection before you begin the Online Enrollment process.
2. Can't get into the Open Enrollment system? Did you click on the blue button labeled, "OPEN ENROLLMENT ENTER HERE"? If you clicked on "Member Login," you are not in the right area. The CHIP Member Login is different from the Open Enrollment System Login.
3. Member ID not being accepted? Did you type in 4 digits instead of 5? The old 4-digit IDs require a leading zero. For example, if your employee ID is 1001, enter it as 01001.
4. If you enter the system for a second time, remember that you changed your password after you entered the initial password scheme. The new password is a combination of letters and numbers, at least six characters long. Did you write your new [password](#) in the space provided on the previous page? If you didn't and you can't remember what you changed your password to, use the "Change Password" link on the first screen of the Open Enrollment system.
5. Follow the instructions on each portion of the Online Enrollment screens carefully.
6. Can't print your confirmation? Make sure all of the sections of the Open Enrollment System have been completed.
7. Going from single coverage to family coverage? Be sure to click on Family Coverage for each plan (medical, dental, vision) you wish to switch to family coverage. A new section will appear asking you to add your dependents.  
  
Going from family to single coverage? Be sure to click on Single Coverage.
8. Remember to submit any [verification paperwork](#) to the Benefits Office (See [page 14 for types of verification](#).) **no later than close of business on November 9, 2009.** If you are unable to submit this paperwork at the time of Open Enrollment, you MUST do so before the coverage effective date of 1/1/10. Failure to comply with this requirement may result in a change in your elected coverage.

If you have questions on any of these tips or if you are still experiencing problems with your online enrollment, please contact us at (480) 644-2299 during business hours, M-Th, 7:00 a.m. to 6:00 p.m.

**Open Enrollment closes promptly  
on November 6, 2009, at 6:00 p.m.!**

# ACTION CHECKLIST

**Use this checklist as you read this Workbook to help you complete the open enrollment process.**

**COVERAGE OPTIONS** – Indicate what level of coverage applies to you.

- ☐ Member Only (Single Coverage)
- ☐ Member and Family (Family Coverage)

**CURRENT DEPENDENTS** – Make a list of your family members who are to be covered under your plan. Compare this list with the members shown on the online open enrollment system.

Remember, you will need dates of birth, social security numbers, and other [verification documents](#) if you are adding new dependents to your plan. See [page 14](#) for [required documents](#).

**NEW DEPENDENTS/CHANGE IN FAMILY STATUS** – If you have or anticipate a Family Status Change (i.e., newborn, marriage, divorce, or adoption) that becomes effective in October 2009, please contact the Employee Benefits Office **before** doing your on-line enrollment. Do not add or drop your dependents online until you have contacted either Leslie Rogers at (480) 644-2648 or Laura Kolsrud at (480) 644-5837. For example, if you are getting married on October 24, 2009 contact us before adding your new spouse online.

**MEDICAL PLAN OPTIONS** – Refer to [pages 14-19](#) for [brief coverage descriptions](#). [Premiums](#) are on [pages 7-10](#).

- ☐ Choice PPO – 80/20 Plan
- ☐ Choice Plus PPO – 90/10 Plan
- ☐ Basic Choice PPO – 50/50 Plan
- ☐ Copay Choice – \$20 copay for most services in-network

**DENTAL PLAN OPTIONS** – As with Medical, review this booklet and your past dental history to choose the [dental plan](#) which is best for you. Refer to [pages 26-27](#) of this workbook for brief coverage descriptions and [page 11](#) for [premiums](#).

- ☐ Preventative Choice – 80/20 Plan, \$500 restorative annual maximum payable. Orthodontia **not** included. Periodontal and endodontal services **not** included.
- ☐ Dental Choice – 80/20 Plan, \$1200 restorative annual max. Orthodontia **is not included on this plan**.
- ☐ Dental Choice Plus – 80/20 Plan, \$1500 restorative annual max. Orthodontia **is** included for children under age 19. (Adult orthodontia is not covered on any of the dental plans)

**VISION PLAN OPTIONS** – The new carrier for 2010 will be Vision Service Plan. See [pages 28-29](#) for [vision coverage](#) info and [page 11](#) for **new** [premium rates](#).

- ☐ Basic Vision – 12/24/24
- ☐ Vision Plus – 12/12/12

# Retiree Monthly Premiums - CHOICE PPO PLAN

effective 1/1/10

## Single Coverage

ASRS & P.S. - Under Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
10+	100%	\$ 450.00	\$ 150.00	\$ 274.50	\$ 25.50

ASRS & P.S. - Over Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
10+	100%	\$ 450.00	\$ 100.00	\$ 274.50	\$ 60.00	\$ 75.50	\$ 15.50

## Family Coverage

ASRS & P.S. - Both Under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
20	100%	\$ 980.00	\$ 260.00	\$ 672.00	\$ 48.00
19	95%	\$ 980.00	\$ 260.00	\$ 672.00	\$ 48.00
18	90%	\$ 980.00	\$ 260.00	\$ 648.00	\$ 72.00
17	85%	\$ 980.00	\$ 260.00	\$ 612.00	\$ 108.00
16	80%	\$ 980.00	\$ 260.00	\$ 576.00	\$ 144.00
15	75%	\$ 980.00	\$ 260.00	\$ 540.00	\$ 180.00
14	70%	\$ 980.00	\$ 260.00	\$ 504.00	\$ 216.00
13	65%	\$ 980.00	\$ 260.00	\$ 468.00	\$ 252.00
12	60%	\$ 980.00	\$ 260.00	\$ 432.00	\$ 288.00
11	55%	\$ 980.00	\$ 260.00	\$ 396.00	\$ 324.00
10	50%	\$ 980.00	\$ 260.00	\$ 360.00	\$ 360.00

ASRS & P.S. - One over 65, one under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 980.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 93.00	\$ 33.00
19	95%	\$ 980.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 93.00	\$ 33.00
18	90%	\$ 980.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 93.00	\$ 33.00
17	85%	\$ 980.00	\$ 215.00	\$ 650.25	\$ 60.00	\$ 114.75	\$ 54.75
16	80%	\$ 980.00	\$ 215.00	\$ 612.00	\$ 60.00	\$ 153.00	\$ 93.00
15	75%	\$ 980.00	\$ 215.00	\$ 573.75	\$ 60.00	\$ 191.25	\$ 131.25
14	70%	\$ 980.00	\$ 215.00	\$ 535.50	\$ 60.00	\$ 229.50	\$ 169.50
13	65%	\$ 980.00	\$ 215.00	\$ 497.25	\$ 60.00	\$ 267.75	\$ 207.75
12	60%	\$ 980.00	\$ 215.00	\$ 459.00	\$ 60.00	\$ 306.00	\$ 246.00
11	55%	\$ 980.00	\$ 215.00	\$ 420.75	\$ 60.00	\$ 344.25	\$ 284.25
10	50%	\$ 980.00	\$ 215.00	\$ 382.50	\$ 60.00	\$ 382.50	\$ 322.50

ASRS & P.S. - Both over 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 980.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 138.00	\$ 18.00
19	95%	\$ 980.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 138.00	\$ 18.00
18	90%	\$ 980.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 138.00	\$ 18.00
17	85%	\$ 980.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 138.00	\$ 18.00
16	80%	\$ 980.00	\$ 170.00	\$ 648.00	\$ 120.00	\$ 162.00	\$ 42.00
15	75%	\$ 980.00	\$ 170.00	\$ 607.50	\$ 120.00	\$ 202.50	\$ 82.50
14	70%	\$ 980.00	\$ 170.00	\$ 567.00	\$ 120.00	\$ 243.00	\$ 123.00
13	65%	\$ 980.00	\$ 170.00	\$ 526.50	\$ 120.00	\$ 283.50	\$ 163.50
12	60%	\$ 980.00	\$ 170.00	\$ 486.00	\$ 120.00	\$ 324.00	\$ 204.00
11	55%	\$ 980.00	\$ 170.00	\$ 445.50	\$ 120.00	\$ 364.50	\$ 244.50
10	50%	\$ 980.00	\$ 170.00	\$ 405.00	\$ 120.00	\$ 405.00	\$ 285.00

## Retiree Monthly Premiums - CHOICE PLUS PLAN

effective 1/1/10

### Single Coverage

ASRS & P.S. - Under Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
10+	100%	\$ 600.00	\$ 150.00	\$ 274.50	\$ 175.50

ASRS & P.S. - Over Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
10+	100%	\$ 600.00	\$ 100.00	\$ 274.50	\$ 60.00	\$ 225.50	\$ 165.50

### Family Coverage

ASRS & P.S. - Both Under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc*
20	100%	\$ 1,150.00	\$ 260.00	\$ 672.00	\$ 218.00
19	95%	\$ 1,150.00	\$ 260.00	\$ 672.00	\$ 218.00
18	90%	\$ 1,150.00	\$ 260.00	\$ 672.00	\$ 218.00
17	85%	\$ 1,150.00	\$ 260.00	\$ 672.00	\$ 218.00
16	80%	\$ 1,150.00	\$ 260.00	\$ 672.00	\$ 218.00
15	75%	\$ 1,150.00	\$ 260.00	\$ 667.50	\$ 222.50
14	70%	\$ 1,150.00	\$ 260.00	\$ 623.00	\$ 267.00
13	65%	\$ 1,150.00	\$ 260.00	\$ 578.50	\$ 311.50
12	60%	\$ 1,150.00	\$ 260.00	\$ 534.00	\$ 356.00
11	55%	\$ 1,150.00	\$ 260.00	\$ 489.50	\$ 400.50
10	50%	\$ 1,150.00	\$ 260.00	\$ 445.00	\$ 445.00

ASRS & P.S. - One over 65, one under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 1,150.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 263.00	\$ 203.00
19	95%	\$ 1,150.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 263.00	\$ 203.00
18	90%	\$ 1,150.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 263.00	\$ 203.00
17	85%	\$ 1,150.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 263.00	\$ 203.00
16	80%	\$ 1,150.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 263.00	\$ 203.00
15	75%	\$ 1,150.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 263.00	\$ 203.00
14	70%	\$ 1,150.00	\$ 215.00	\$ 654.50	\$ 60.00	\$ 280.50	\$ 220.50
13	65%	\$ 1,150.00	\$ 215.00	\$ 607.75	\$ 60.00	\$ 327.25	\$ 267.25
12	60%	\$ 1,150.00	\$ 215.00	\$ 561.00	\$ 60.00	\$ 374.00	\$ 314.00
11	55%	\$ 1,150.00	\$ 215.00	\$ 514.25	\$ 60.00	\$ 420.75	\$ 360.75
10	50%	\$ 1,150.00	\$ 215.00	\$ 467.50	\$ 60.00	\$ 467.50	\$ 407.50

ASRS & P.S. - Both over 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
19	95%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
18	90%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
17	85%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
16	80%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
15	75%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
14	70%	\$ 1,150.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 308.00	\$ 188.00
13	65%	\$ 1,150.00	\$ 170.00	\$ 637.00	\$ 120.00	\$ 343.00	\$ 223.00
12	60%	\$ 1,150.00	\$ 170.00	\$ 588.00	\$ 120.00	\$ 392.00	\$ 272.00
11	55%	\$ 1,150.00	\$ 170.00	\$ 539.00	\$ 120.00	\$ 441.00	\$ 321.00
10	50%	\$ 1,150.00	\$ 170.00	\$ 490.00	\$ 120.00	\$ 490.00	\$ 370.00



# Retiree Monthly Premiums - BASIC CHOICE PLAN

effective 1/1/10

## Single Coverage

ASRS & P.S. - Under Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
10+	100%	\$ 424.50	\$ 150.00	\$ 274.50	\$ -

ASRS & P.S. - Over Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
10+	100%	\$ 424.50	\$ 100.00	\$ 274.50	\$ 60.00	\$ 50.00	\$ -

## Family Coverage

ASRS & P.S. - Both Under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
20	100%	\$ 932.00	\$ 260.00	\$ 672.00	\$ -
19	95%	\$ 932.00	\$ 260.00	\$ 638.40	\$ 33.60
18	90%	\$ 932.00	\$ 260.00	\$ 604.80	\$ 67.20
17	85%	\$ 932.00	\$ 260.00	\$ 571.20	\$ 100.80
16	80%	\$ 932.00	\$ 260.00	\$ 537.60	\$ 134.40
15	75%	\$ 932.00	\$ 260.00	\$ 504.00	\$ 168.00
14	70%	\$ 932.00	\$ 260.00	\$ 470.40	\$ 201.60
13	65%	\$ 932.00	\$ 260.00	\$ 436.80	\$ 235.20
12	60%	\$ 932.00	\$ 260.00	\$ 403.20	\$ 268.80
11	55%	\$ 932.00	\$ 260.00	\$ 369.60	\$ 302.40
10	50%	\$ 932.00	\$ 260.00	\$ 336.00	\$ 336.00

ASRS & P.S. - One over 65, one under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 932.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 45.00	\$ -
19	95%	\$ 932.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 45.00	\$ -
18	90%	\$ 932.00	\$ 215.00	\$ 645.30	\$ 60.00	\$ 71.70	\$ 11.70
17	85%	\$ 932.00	\$ 215.00	\$ 609.45	\$ 60.00	\$ 107.55	\$ 47.55
16	80%	\$ 932.00	\$ 215.00	\$ 573.60	\$ 60.00	\$ 143.40	\$ 83.40
15	75%	\$ 932.00	\$ 215.00	\$ 537.75	\$ 60.00	\$ 179.25	\$ 119.25
14	70%	\$ 932.00	\$ 215.00	\$ 501.90	\$ 60.00	\$ 215.10	\$ 155.10
13	65%	\$ 932.00	\$ 215.00	\$ 466.05	\$ 60.00	\$ 250.95	\$ 190.95
12	60%	\$ 932.00	\$ 215.00	\$ 430.20	\$ 60.00	\$ 286.80	\$ 226.80
11	55%	\$ 932.00	\$ 215.00	\$ 394.35	\$ 60.00	\$ 322.65	\$ 262.65
10	50%	\$ 932.00	\$ 215.00	\$ 358.50	\$ 60.00	\$ 358.50	\$ 298.50

ASRS & P.S. - Both over 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 932.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ -	\$ -
19	95%	\$ 932.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 90.00	\$ -
18	90%	\$ 932.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 90.00	\$ -
17	85%	\$ 932.00	\$ 170.00	\$ 647.70	\$ 120.00	\$ 114.30	\$ -
16	80%	\$ 932.00	\$ 170.00	\$ 609.60	\$ 120.00	\$ 152.40	\$ 32.40
15	75%	\$ 932.00	\$ 170.00	\$ 571.50	\$ 120.00	\$ 190.50	\$ 70.50
14	70%	\$ 932.00	\$ 170.00	\$ 533.40	\$ 120.00	\$ 228.60	\$ 108.60
13	65%	\$ 932.00	\$ 170.00	\$ 495.30	\$ 120.00	\$ 266.70	\$ 146.70
12	60%	\$ 932.00	\$ 170.00	\$ 457.20	\$ 120.00	\$ 304.80	\$ 184.80
11	55%	\$ 932.00	\$ 170.00	\$ 419.10	\$ 120.00	\$ 342.90	\$ 222.90
10	50%	\$ 932.00	\$ 170.00	\$ 381.00	\$ 120.00	\$ 381.00	\$ 261.00

# Retiree Monthly Premiums - COPAY CHOICE PLAN

effective 1/1/10

## Single Coverage

ASRS & P.S. - Under Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
10+	100%	\$ 650.00	\$ 150.00	\$ 274.50	\$ 225.50

ASRS & P.S. - Over Age 65

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost no Disc	RE Cost w/disc.
10+	100%	\$ 650.00	\$ 100.00	\$ 274.50	\$ 60.00	\$ 275.50	\$ 215.50

## Family Coverage

ASRS & P.S. - Both Under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	RE Cost no Disc
20	100%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
19	95%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
18	90%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
17	85%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
16	80%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
15	75%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
14	70%	\$ 1,250.00	\$ 260.00	\$ 672.00	\$ 318.00
13	65%	\$ 1,250.00	\$ 260.00	\$ 643.50	\$ 346.50
12	60%	\$ 1,250.00	\$ 260.00	\$ 594.00	\$ 396.00
11	55%	\$ 1,250.00	\$ 260.00	\$ 544.50	\$ 445.50
10	50%	\$ 1,250.00	\$ 260.00	\$ 495.00	\$ 495.00

ASRS & P.S. - One over 65, one under 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
19	95%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
18	90%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
17	85%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
16	80%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
15	75%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
14	70%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
13	65%	\$ 1,250.00	\$ 215.00	\$ 672.00	\$ 60.00	\$ 363.00	\$ 303.00
12	60%	\$ 1,250.00	\$ 215.00	\$ 621.00	\$ 60.00	\$ 414.00	\$ 354.00
11	55%	\$ 1,250.00	\$ 215.00	\$ 569.25	\$ 60.00	\$ 465.75	\$ 405.75
10	50%	\$ 1,250.00	\$ 215.00	\$ 517.50	\$ 60.00	\$ 517.50	\$ 457.50

ASRS & P.S. - Both over 65 years of age

# of yrs of svc	% City Contrib	Total Premium	ASRS Subsidy	COM Contrib	Retiree Disc.	RE Cost w/o disc.	RE Cost w/disc.
20	100%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
19	95%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
18	90%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
17	85%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
16	80%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
15	75%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
14	70%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
13	65%	\$ 1,250.00	\$ 170.00	\$ 672.00	\$ 120.00	\$ 408.00	\$ 288.00
12	60%	\$ 1,250.00	\$ 170.00	\$ 648.00	\$ 120.00	\$ 432.00	\$ 312.00
11	55%	\$ 1,250.00	\$ 170.00	\$ 594.00	\$ 120.00	\$ 486.00	\$ 366.00
10	50%	\$ 1,250.00	\$ 170.00	\$ 540.00	\$ 120.00	\$ 540.00	\$ 420.00

# Dental

## Retiree Monthly Premiums - Dental Coverage

effective 1/1/10

### DENTAL CHOICE PLAN

	Total Premium	City Contribution	Retiree Cost
Single	\$95.00	\$85.50	\$9.50
Family	\$170.00	\$136.00	\$34.00

### DENTAL CHOICE PLUS PLAN

	Total Premium	City Contribution	Retiree Cost
Single	\$110.00	\$85.50	\$24.50
Family	\$250.00	\$136.00	\$114.00

### PREVENTATIVE CHOICE PLAN

	Total Premium	City Contribution	Retiree Cost
Single	\$85.50	\$85.50	\$0.00
Family	\$142.00	\$136.00	\$6.00

## Retiree Monthly Premiums - Vision Coverage

effective 1/1/10

### BASIC VISION PLAN

	Total Premium	City Contribution	Retiree Cost
Single	\$4.86	\$4.35	\$0.51
Family	\$13.42	\$6.79	\$6.63

### VISION PLUS PLAN

	Total Premium	City Contribution	Retiree Cost
Single	\$8.30	\$4.35	\$3.95
Family	\$22.88	\$6.79	\$16.09

# Important Information for Retirees with Medicare

If you are currently enrolled in Medicare, you have probably heard about Medicare Part D, the prescription drug plan offered by the federal government through Medicare.

When the federal government designed the Medicare Part D program, they gave health insurance plans several options for continuing prescription drug coverage for Medicare beneficiaries. The City of Mesa Health Plan chose to continue providing prescription coverage for our members who have Medicare. In return, Medicare reimburses the City for a portion of its prescription expenses incurred by Medicare members.

In order to receive this reimbursement, the City has to show that our prescription drug plan is equal to or better than the plan offered by Medicare Part D. We had no problem proving that our plan meets this criterion.

Some of our retirees have elected to enroll in the Medicare prescription drug program, which is their choice. If you are one of those retirees who have chosen to do this, please understand that you are no longer enrolled in the City of Mesa's prescription drug program and cannot return to the City of Mesa's prescription drug program in the future.

Retirees who have elected to stay with the City of Mesa's prescription drug plan should refer to the [Notice of Creditable Coverage](#) on [pages 33-37](#) of this workbook. You may want to print this document and keep it in a safe place. Should the City of Mesa decide that we are unable to continue prescription drug coverage for retirees, you will need to present this document to the Center for Medicare and Medicaid Services (CMS) when you enroll in Medicare Part D in order to avoid paying a premium penalty. It is not likely you will need this document anytime soon, but should you need it, you will want to have it handy.

If you have questions about your prescription drug plan, please feel free to contact Jody Topping, Employee Benefits Administrator at (480) 644-3009.

## **If you have other insurance through another employer or a spouse...**

**If you are a retiree who is covered on your actively employed spouse's insurance please read the following:**

Due to a reinterpretation of the City of Mesa plan document, effective 1/1/2010 the City of Mesa will become the primary insurance for all retirees regardless of their spouse's active coverage. The spouse's coverage will be secondary to the City of Mesa. You may want to re-evaluate your current medical and/or dental coverage through the City of Mesa as this may affect your out of pocket expenses.

If you, the retiree, are actively employed your other insurance (if applicable) would be considered primary and the City of Mesa would be secondary.

# What's New for 2010

- Premiums. There are NO premium changes for Medical or Dental for 2010!
- Out-of-Network Out-of-Pocket Maximum Removed for All Medical Plans. Effective 1/1/2010, [Out-of-Network services](#) will continue to be subject to applicable deductibles and [coinsurance levels](#) as shown on [pages 19-20](#); however, all Out-of-Pocket Maximum levels will be removed for Out-of-Network Services. ***What does this mean for you?*** When you choose an out-of-network provider even though services could be rendered by an in-network provider, you will be responsible for the annual deductible PLUS the appropriate coinsurance percentage with no out-of-pocket limit applied to the coinsurance that you pay. For example, if you are enrolled in the [Choice PPO 80/20](#) or [Copey Choice](#) Medical Plan, and you incur a charge of \$100,000 from an out-of-network provider, your responsibility will be \$1,000 for the deductible PLUS \$39,600 for the coinsurance. **NOTE: If your situation is such that you have exhausted your in-network provider options, or the services you need are not available within the network, we urge you to contact the Employee Benefits Office BEFORE receiving services. By working with us, we may be able to help you find a provider within the network OR negotiate with the out-of-network provider in order to lower your out-of-pocket expense.**
- Additional Copays for Hospitalizations on Copey Medical Plan. Effective 1/1/2010, the following copays will be applied for Out-Patient and In-Patient Hospitalizations for those enrolled in the Copey Choice Plan:
  - Out-Patient Hospitalization: \$100 Copay per Admission
  - In-Patient Hospitalization: \$200 Copay per Admission
- Increased Prescription Drug Copays on All Plans EXCEPT Basic Choice. Effective 1/1/2010, the following Brand Name Prescription Drug copay changes will be applied on all plans EXCEPT the Basic Choice:
  - Choice PPO (80/20), Choice Plus (90/10): \$100 Retail/\$200 Mail Maximum Copays will apply. Coinsurance levels of 25% for Formulary and 40% for Non-Formulary Brand Name Drugs still apply
  - Copey Choice: Copays increasing by \$5 at Retail and \$10 at Mail for both Formulary and Non-Formulary Brand Name Drugs, resulting in the following:
    - Formulary Brand: \$35 Retail/\$70 Mail
    - Non-Formulary Brand: \$70 Retail/\$130 Mail
- New SSN Requirement. In compliance with Federal Law, the Benefits Office will be collecting Social Security Numbers for [enrolled dependents](#) during Open Enrollment. See [page 32](#) for more information.
- **New Vision Carrier:** Effective 1/1/2010, [Vision Service Plan](#) will be our Vision Carrier. See [page 28](#) for more information.

# Mesa Choice Health Plan

## Coverage Options & Eligibility

Retirees with at least 10 years of service with the City of Mesa (15 years if hired on or after 1/1/01; 20 years if hired on or after 1/1/06) who are receiving either an ASRS or PSRS pension are eligible to enroll in one of the health plans offered through the Mesa Choice Health Plan.

You may also enroll your eligible dependents on the same plan in which you enroll.

### Enrolling Dependents for the First Time:

If you choose Family Coverage and your eligible dependents have never been enrolled in one of the City-sponsored plans before, you will need to submit copies of the following documents as applicable to the Employee Benefits Office BEFORE coverage begins on 1/1/10:

- Marriage Certificate, if enrolling a spouse.
- Birth Certificates, adoption documents or other court documentation verifying legal guardianship, if enrolling one or more dependent children.
- Natural parent's divorce decree (if applicable), **and** a written statement from our employee indicating the stepchild lives with him/her full time if enrolling one or more stepchildren who lives with you so we can verify primary/secondary coverage status.
- Insurance card/proof of insurance, if you or your dependents are covered under another health insurance plan.
- Verification of full-time student status for dependent children ages 19-23. A reinstatement fee of \$100 is assessed if full-time student verification is received after the deadline.

### Who Are My Eligible Dependents?

- Legal spouse;
- Natural children;
- Legally adopted children, or children for whom you/your spouse are a court-appointed guardian;
- Stepchildren who reside with you.

Dependent children are eligible until the end of the month following their 19th birthday. However, if children are under age 23, unmarried, and attending school on a full-time basis, or are participating in a religious excursion, they may continue to be covered as long as they continue to meet this requirement. At age 23, dependent children are no longer eligible for coverage as your dependents unless they are disabled and unable to maintain self-sustaining employment because of their disability.

*Effective 1/1/2010, if the City of Mesa Employee Benefits Office receives a written certification from a covered child's treating physician that the child is suffering from a serious illness or injury, AND that a leave of absence (or other change in enrollment) from a postsecondary institution is medically necessary, and the loss of postsecondary student status would result in a loss of health coverage under the Plan, the Plan will extend the child's coverage for up to one year. This maximum one-year extension of coverage begins on the first day of the medically necessary leave of absence (or other change in enrollment) and ends on the date that is the earlier of (a) one (1) year later, or (b) the date on which coverage would otherwise terminate under the terms of the Plan.*

**IMPORTANT NOTICE REGARDING ONLINE ENROLLMENT:** If you have or anticipate a Family Status Change (i.e., newborn, marriage, divorce, or adoption) that becomes effective in October or November 2009, please contact the Employee Benefits Office **before** doing your on-line enrollment. Do not try to add or drop your dependents online until you have contacted either Laura Kolsrud at (480) 644-5837 or Leslie Rogers at (480) 644-2648. For example, if you are getting married on October 24, 2009, contact us before adding your new spouse online.

**Opting Out of Coverage**

If you have other health insurance coverage (i.e., Medicare), and you or your family does not want to be covered by any of the City of Mesa plans, you may opt out of coverage in any of the Mesa Choice programs.

**NOTE:** Retirees who opt out of coverage **cannot re-enroll** in that program in the future. Remember this as you make your elections.

# Mesa Choice Medical Plan

Our entire health insurance program is self-insured and self-administered, with Blue Cross Blue Shield of Arizona (BCBSAZ) continuing as our network provider. **All BCBSAZ providers are considered in-network for all of the City's Medical Plans.** Claims are sent to and processed by the City of Mesa Employee Benefits Office. Members may choose between four different medical plans depending upon their individual needs.

The four medical plans are:

- **Choice PPO Plan: 80/20\*** - This plan features 80/20 coverage after the \$300 deductible has been met for in-network services.
- **Choice Plus PPO Plan: 90/10\*** - This plan provides additional coverage (90/10 coverage, \$200 deductible in-network) at a higher premium.
- **Basic Choice Plan: 50/50\*** - This plan offers catastrophic coverage for the individual with few medical expenses.
- **Copay Choice Plan\*** - This plan is similar to an HMO plan. \$20 copay for office visits, \$50 for Urgent Care, \$100 for Emergency Room services, \$100 for Outpatient and \$200 for Inpatient hospitalizations.

\*See pages 18-19 for a summary of coverage or refer to the City of Mesa Plan Document at [www.mesachip.org](http://www.mesachip.org) for detailed descriptions of covered and non-covered services.

The most up-to-date listing of providers may be found on the BCBSAZ website at [www.azblue.com](http://www.azblue.com). Once you have accessed the website, follow the instructions on [page 30](#) to [find a new provider](#), or to determine whether or not your current doctor is a member of the Blue Cross Blue Shield of Arizona network.

## Retiree Premiums

Please refer to the tables on [pages 7-11](#) for the [monthly premiums for retirees](#). Since premiums are not changing for the 2010 Plan year, retirees WILL NOT receive individual letters detailing their insurance premiums for the coming year.

## Coverage for Emergency Services Outside Network Area

All plans provide coverage for emergency services incurred while traveling outside the network area.

In the event of an emergency as defined in the Plan Document, the initial emergency visit will be covered as in-network; however, all follow-up visits and services will be considered based upon the provider's network status at the time services are rendered. If you live in Arizona and have an accident, whether at home or elsewhere, the initial visit will be covered as in-network. Any aftercare must be provided by a BCBSAZ provider or facility to be paid as in-network. If you live outside Arizona and have an accident, whether at home or elsewhere, the initial visit will be covered as in-network. Any aftercare must be provided by a provider who is contracted with HealthSmart (or in some instances, Beech Street) to be considered in-network.

## Out-of-Network Coverage

The Health Plan does not cover out-of-network charges (both in-state and out-of-state) as in-network, except in emergency situations. **In addition, effective 1/1/2010, there will be NO Out-of-Pocket maximum for Out-of-Network services. You will be financially responsible for the deductible and the full coinsurance amount applied to your out-of-network claims if you choose an out-of-network provider when services could have been rendered by an in-network provider.**

If you are scheduled for a surgical procedure, it is **your** responsibility to ensure that **ALL** providers involved (such as the surgeon, anesthesiologists, assistant surgeons, and the healthcare facility) are in-network providers. In some case, the Benefits Office will negotiate with out-of-network anesthesiologists and assistant surgeons, but we cannot guarantee that these charges will be considered in-network.



When an individual uses an out-of-network provider, the health plan does not receive any discounts. In some instances, especially in cases of hospitalizations and surgeries, this can be very costly to the Employee Benefit Trust. It is important that you choose in-network providers in order to get your best benefit.

### Out-of-State Plan Members

If you live outside of Arizona, you are eligible to receive in-network benefits by using providers in the [HealthSmart/Beech Street network](#). See [page 24](#) for more details.

### Out of Pocket Maximum (In-Network)

The Out of Pocket Maximum refers to the total amount of coinsurance (not including deductibles and copays) that you have to pay before the health plan covers the rest of your expenses at 100% for the remainder of the calendar year. For example, if you are enrolled in the Choice PPO Medical Plan, your in-network, out-of-pocket maximum is \$2,000 per person. Each time an in-network claim is processed by the health plan, your portion of the cost is applied to this \$2,000 out of pocket maximum amount. When the in-network out-of-pocket maximum reaches \$2,000 in our claims processing system, the plan will pay your covered medical claims at 100% for the rest of the calendar year. See [pages 19-20](#) for [out-of-pocket maximums](#) for the other plans and for out-of-network services. Certain services do not accumulate to meet the out-of-pocket maximum. Please refer to the [Plan Document](#) for details.

**Remember...beginning 1/1/2010, there will be no Out-of-Pocket Maximum for services rendered by Out-of-Network providers when those same services could have been provided by an In-Network provider.**

### Precertification and Utilization Review/Case Management

Under all City of Mesa Medical Plans, certain covered services require precertification. Precertification is the process used by the Utilization Management Company, under contract by the City, to ensure that hospitalizations, surgeries, and other procedures are medically necessary.

Utilization (or Concurrent) Review/Case Management is the process used to ensure that continuation of medical services is medically necessary, and to coordinate your care with other health care providers, such as home health agencies, durable medical equipment vendors, and others. The Utilization Review Coordinator or Case Manager may also assist with discharge planning and advising your medical providers of various options available under your plan. These services are offered at no cost to you.

American Health Group is our precertification, utilization review and case management company. Often, your physician's office will contact them on your behalf to precertify these types of services. **However, you are ultimately responsible for making sure services have been precertified.**

To precertify any of the above services, or for more information about services that require precertification, call American Health Group at (602) 265-3800 or 1(800) 847-7605. **Failure to precertify will result in a reduction in benefits payable, which will increase the amount you have to pay.**

The following services are examples of those procedures that require precertification:

- All elective non-emergency admissions, except for birth of a baby;
- All elective admissions to specialized facilities, including outpatient surgical centers, hospice, skilled nursing facilities, and subacute care facilities;
- All admissions to inpatient or day treatment rehab facilities for both medical and mental health services;
- Colonoscopies, except those covered under the [Routine Colonoscopy Benefit](#) (See [page 20](#)); any other invasive diagnostic tests;
- Sleep studies;
- Durable Medical Equipment with a cost of \$1000 or more;
- **Emergency admissions must also be precertified within 48 hours after admission.**

## Non-Covered Services

There are certain services that are not covered under the City of Mesa Medical Plans. Below are some of the services that are not covered. Please note: This list is not all-inclusive. If you have a question as to whether or not a specific service is covered, please consult the Plan Document or contact the Benefits Office.

- Cosmetic surgery or related expenses;
- Fertility treatment, except limited services available under the Choice Plus PPO Plan;
- Health club memberships;
- Massage therapy, except when performed by a physical therapist or chiropractor;
- Medications not approved by the FDA;
- Nutritional supplements and/or vitamins (except prenatal vitamins);
- Services that are experimental and/or investigational in nature;
- Smoking cessation or tobacco withdrawal;
- Vision services, except exams and lenses required following cataract surgery;
- Weight management programs, such as Weight Watchers or Jenny Craig.

For more detailed information about services that are not covered, please contact Employee Benefits at (480) 644-2299 or refer to the [Plan Document](#) found at [www.mesachip.org](http://www.mesachip.org).

## Other Insurance Coverage

If you or your dependent(s) are covered by another health insurance policy, you need to submit a copy of your insurance card from the other carrier to the Employee Benefits Office. We use this information to determine which plan is primary (i.e., which plan pays first). There are certain rules that determine which plan is primary. For assistance with determining which of your insurance carriers is primary, please contact Employee Benefits at (480) 644-2299.

NOTE: If your dependent has primary insurance that has copays, our plan does not coordinate with copay plans.

## Your Insured ID Number

When filling out forms at your healthcare provider's office, please use your 5-digit ID number found on your insurance card as your Insured ID number. **Remember: your medical card is combined with your prescription drug card and comes to you from Medco. Please order replacement cards through the Medco website.**

Always take your healthcare ID card with you when you visit a healthcare provider. To ensure your claims are processed properly, it is very important to use the 5-digit identification number that is on your card. For those members who have a 4-digit employee number, please remember to add a leading zero. For example, 2222 should be 02222 as your member ID number.

Using the incorrect member ID and/or group number can delay the processing of your claim. Providers often submit claims with wrong identification numbers, and then continue to resubmit the claim incorrectly. **If your claims are not submitted with the correct information, they may be denied until they are submitted correctly.**

# MESA CHOICE HEALTH PLAN 2010 HIGHLIGHTS - MEDICAL

	CHOICE PPO PLAN		CHOICE PLUS PPO PLAN		BASIC CHOICE PLAN		COPAY CHOICE	
Medical Services	In-Network PPO & Par Providers	Out-of-Network	In-Network PPO & Par Providers	Out-of-Network	In-Network PPO Providers Only	Out-of - Network	In-Network PPO Providers Only	Out-of-Network
Deductible per calendar year	\$300 per person; \$900 per family	\$1000 per person; \$3000 per family	\$200 per person; \$600 per family	\$1000 per person; \$3000 per family	\$550 per person; \$1650 per family	\$1000 per person; \$3000 per family	None	\$1000 per person; \$3000 per family
Hospital Services	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$100 copay OP; \$200 copay IP	After deductible, 60%
Physician & Health Care Practitioner Services	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	\$20 copay for sick OV, all other svcs 50% after deductible	After deductible, 25%	\$20 copay	After deductible, 60%
Chiropractic Manipulations – 25/calendar year	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay	After deductible, 60%
Rehab Services	Rehab Services include physical therapy, occupational therapy, speech therapy, and chiropractic modalities.							
	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay	After deductible, 60%
X-Ray, Diagnostic	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	No deductible, 100%	After deductible, 60%
Emergency Room	After deductible, 80%	After deductible, 80%	After deductible, 90%	After deductible, 90%	After deductible, 50%	After deductible, 50%	\$100 copay, (\$200 copay if admitted)	After deductible, 60% )
Urgent Care Facility	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$50 copay	After deductible, 60%
Durable Medical Equipment (DME)	Includes DME rentals and purchases. DME over \$1000 requires precertification through American Health Group. Maximum payable per calendar year is \$5000.							
	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay	After deductible, 60%
Foot Orthotics	Limited coverage for molded shoe orthotics prescribed and customized by a physician. Charges subject to appropriate deductibles, coinsurances and copays based on plan selected. \$500 maximum payable per calendar year.							
	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay	After deductible, 60%
Well Child Care and Immunizations	Birth - Age 2: \$1000 maximum payable per calendar year      Age 3-18: \$400 maximum payable per calendar year							
	After deductible, 80%	Not Covered	After deductible, 90%	Not Covered	After deductible, 50%	Not Covered	\$20 copay	Not Covered
Out of Pocket Maximum	\$2000 per person	None	\$1000 per person	None	\$5000 per person	None	None	None

\*This chart is a summary of how eligible services will be covered. For a complete list of services and more detailed information, please refer to the City of Mesa Health Plan Document, available at [www.mesachip.org](http://www.mesachip.org) or Employee Benefits.

-Continued-

# MESA CHOICE HEALTH PLAN 2010 HIGHLIGHTS – MEDICAL (Continued)

	CHOICE PPO PLAN		CHOICE PLUS PPO PLAN		BASIC CHOICE PLAN		COPAY CHOICE	
Medical Services	In-Network PPO & Par Providers	Out-of-Network	In-Network PPO & Par Providers	Out-of-Network	In-Network PPO Providers Only	Out-of-Network	In-Network PPO Providers Only	Out-of-Network
Well Adult Care	\$400 annual maximum payable per calendar year, not subject to deductible. Services include well man and well woman services, office visits, pap smears, mammograms, PSA, fecal occult tests, routine physical exams, lab tests, chest x-ray, immunizations, colon cancer screening, and routine EKG.							
	80%	60%	90%	70%	50%	25%	\$20 copay	60%
Routine Colonoscopy for Members Age 50+	Covered at 100% of in-network allowable rates once every 10 years. Payable benefits include professional fees, facility fees, and pathology fees. Member MUST use in-network BCBSAZ providers (HealthSmart for out-of-state members). This benefit is not subject to deductible or the Well Adult Care maximum.							
	100%	Not Covered	100%	Not Covered	100%	Not Covered	100%	Not Covered
Voluntary Sterilization	Includes vasectomies, tubal ligations & other voluntary (non-medically necessary) sterilization procedures. <b>Note:</b> Procedure must be performed by a BCBS in-network provider to be considered.							
	After deductible, 50%	Not Covered	After deductible, 50%	Not Covered	After deductible, 50%	Not Covered	No deductible, 50%	Not Covered
Allergy Services (testing, physician visits)	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay	After deductible, 60%
Allergy Services (injections only)	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$5 copay	After deductible, 60%
Allergy Services (Injections with office visit)	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay	After deductible, 60%
Allergy Services with no copay (i.e., serum)	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	No copay	After deductible, 60%
Alternative Health Care (Acupuncturists, Naturopaths, Homeopaths)	After deductible, 80% up to \$1000/year	After deductible, 60% up to \$1000/year	After deductible, 90% with no annual max	After deductible, 70% with no annual max	Not Covered	Not Covered	Not Covered	Not Covered
Behavioral/ Mental Health Office Visits	Includes visits with psychiatrist, psychologist, or other MH provider, counseling session & psych testing. A maximum of 25 visits allowed per calendar year.							
	After deductible, 80%	After deductible, 60%	After deductible, 90%	After deductible, 70%	After deductible, 50%	After deductible, 25%	\$20 copay, then 100%	After deductible, 60%
Out of Pocket Maximum	\$2000 per person	None	\$1000 per person	None	\$5000 per person	None	None	None

\*This chart is a **summary** of how eligible services will be covered. For a complete list of services and more detailed information, please refer to the City of Mesa Health Plan Document, available at [www.mesachip.org](http://www.mesachip.org) or Employee Benefits.

# Prescription Benefit

Outpatient Prescription drug benefits are available through the Plan's prescription drug network, Medco. For locations of the network pharmacies or information on which types of drugs are covered, contact Medco at 1(800)711-0917 or visit their website at [www.medco.com](http://www.medco.com). (You must have a valid e-mail address to register as a member.)

If a generic drug is available and the member or physician refuses substitution to generic, the member will pay the appropriate percentage or copay PLUS the difference in cost between the generic and brand name drug.

For certain Maintenance Medications, after the third refill at retail, Medco may send the member a letter recommending that maintenance medications be filled through the Mail Order Pharmacy. If members do not want to use the Mail Order Pharmacy for these medications, the Retail copay will be doubled and the coinsurance will increase by another 5%. Minimum and Maximum copays will also be increased.

For the Choice, Basic, and Choice Plus Plans, Brand Name drugs for which there is no generic equivalent will be subject to the appropriate Brand Name Coinsurance. They will not be payable at the Generic rate.

**Note:** Most, if not all prescription drugs are covered under this plan, including injectables and specialty medications. If you are told by your pharmacy that Medco is not covering your prescription, please contact the Benefits Office to confirm this to be true. It's possible your prescription may simply require prior authorization, which is usually quick and easy to do. We highly recommend you purchase all medications through Medco whenever possible, especially expensive, specialty medications.

**A Word About Walmart...and Target...and Fry's...and now Basha's:** Many of the retail pharmacies are offering generic medications for \$4 per month for a 30 day supply, and \$10 per month for 90 days. We highly recommend you take advantage of these low-cost prescriptions whenever possible. Please note: the \$4 (or \$10) you pay **IS NOT** reimbursable through the Employee Benefit Trust Fund.

Please review the charts below for each of the plans:

<u>Choice and Choice Plus Plans</u>	<u>Annual Deductible per Person</u>	<u>Generic</u>	<u>Formulary Brand**</u>	<u>Non-Formulary Brand**</u>
<b>RETAIL – Up to 30-day Supply</b>				
Member Pays	\$50.00	20%	25%	40%
Minimum Copay per Rx		\$5.00	\$25.00	\$35.00
Maximum Copays per Rx		\$50.00	\$100.00	\$100.00
Maintenance Meds* not filled by Mail: Mbr Pays	\$50.00	25%	30%	45%
Increased Min Copay		\$10.00	\$50.00	\$80.00
Increased Max Copay		\$100.00	\$200.00	\$200.00
*Not all Maintenance Medications are subject to these increases. Check with Medco for additional information.				
<b>MAIL ORDER – Up to 90-Day Supply</b>				
Member Pays	\$ 0.00	20%	25%	40%
Minimum Copay per Rx		\$10.00	\$50.00	\$80.00
Maximum Copays per Rx		\$100.00	\$200.00	\$200.00
**Single Source Meds (no generic alternative) covered as Formulary Brand or Non-Formulary Brand				

<u>Copay Choice Plan</u>	<u>Generic</u>	<u>Formulary Brand**</u>	<u>Non-Formulary Brand**</u>
<b>RETAIL – Up to 30-Day Supply</b>			
Member Pays	\$15.00	\$35.00	\$65.00
Maintenance Meds* not filled by Mail: Mbr Pays	\$30.00	\$70.00	\$130.00
*Not all Maintenance Medications are subject to these increases. Check with Medco for additional information.			
<b>MAIL ORDER – Up to 90-Day Supply</b>			
Member Pays	\$30.00	\$70.00	\$130.00
**Single Source Meds (no generic alternative) covered as Formulary Brand or Non-Formulary Brand			

<u>Basic Choice Plan</u>	<u>Annual Deductible per Person</u>	<u>Generic</u>	<u>Formulary Brand**</u>	<u>Non-Formulary Brand**</u>
<b>RETAIL – Up to 30-day Supply</b>				
Member Pays	\$250.00	20%	25%	40%
Minimum Copay per Rx		\$5.00	\$25.00	\$35.00
Maximum Copays per Rx		\$50.00	\$100.00	\$200.00
Maintenance Meds* not filled by Mail: Mbr Pays	\$250.00	25%	30%	45%
Increased Min Copay		\$10.00	\$50.00	\$80.00
Increased Max Copay		\$100.00	\$200.00	\$400.00
*Not all Maintenance Medications are subject to these increases. Check with Medco for additional information.				
<b>MAIL ORDER – Up to 90-Day Supply</b>				
Member Pays	\$250.00	20%	25%	40%
Minimum Copay per Rx		\$10.00	\$50.00	\$80.00
Maximum Copays per Rx		\$100.00	\$200.00	\$300.00
**Single Source Meds (no generic alternative) covered as Formulary Brand or Non-Formulary Brand				

### Non-Network Retail Pharmacy – No Discount

If you fill a prescription at an out-of-network, non-participating pharmacy location, you must pay for the drug at the time of purchase, then mail your drug receipt and claim form to the Medco Prescription Drug Program.

Reimbursement is based upon the amount that would have been charged by a participating pharmacy, less the appropriate retail coinsurance or copay listed above. Claim forms are available at [www.medco.com](http://www.medco.com).

For detailed information on prescription drug coverage, please refer to the City of Mesa Plan Document at [www.mesachip.org](http://www.mesachip.org).

Note: All City of Mesa Prescription Drug Plans are considered Creditable with Medicare Part D. The [Notice of Creditable Coverage](#) is included in this workbook starting on page 33

# Medical Coverage for Out-of-State Members

The City of Mesa is contracted with HealthSmart PPO\* to provide an out-of-state network for those health plan members who live outside the State of Arizona to help you and the Employee Benefit Trust save money on your health care needs.

The HealthSmart PPO\* network includes a variety of providers throughout the United States, including hospitals, urgent care centers, family practice doctors and specialists.

This network is only for those covered persons who regularly live outside Arizona. **It is not for members who normally reside in Arizona who are traveling outside the state.**

If you are a member or have an eligible dependent who is moving out-of-state, please notify the Benefits Office so we can enroll you in HealthSmart.

For out-of-state members who use a HealthSmart PPO\* contracted provider, your services will be processed as in-network for the plan you selected. For example, if you are enrolled in the Choice Plus (90/10) plan, services rendered by a HealthSmart provider will first be subject to a \$200 per person annual deductible, then paid at 90%. You will be responsible for paying this deductible and the 10% coinsurance.

If you use a non-network provider as a Choice Plus member, your services will be processed as out-of-network (subject to a \$1000 deductible, then paid at 70%). (If you have another insurance as your primary carrier, covered services will be paid as **in-network**. See below.)

If you are having a surgical procedure, hospitalization, receiving durable medical equipment over \$1000, or receiving home health care, these types of services still need to be precertified by American Health Group at (602) 265-3800 or 1 (800) 847-7605.

**If the City of Mesa is your primary or only carrier**, present your HealthSmart PPO\* card to the provider at the time of your appointment. The provider needs to send your claim to: HealthSmart, PO Box 53010, Lubbock, TX 79453-3010.

If you did not receive a card, please contact the Employee Benefits Office at (480) 644-2299 or via e-mail at [benefits.info@cityofmesa.org](mailto:benefits.info@cityofmesa.org). Please give the provider your 5-digit ID number as the Insured ID-number. Some COBRA members will still use a nine-digit ID number.

**If the City of Mesa is your secondary carrier**, inform the provider that you have primary insurance. After the primary insurance has processed the claim, send the itemized bill with the primary carrier's Explanation of Benefits to: City of Mesa Employee Benefits, PO Box 1818, San Leandro, CA 94577.

Providers should still call Employee Benefits at (480) 644-2299 to verify coverage, if necessary.

To find a [HealthSmart PPO\\* provider](#) in your area, visit [www.healthsmart.net](http://www.healthsmart.net). See [page 30](#) for further instructions on how to find a provider.

*\*In some states, HealthSmart PPO has also contracted with BeechStreet PPO to provide expanded network services. Members living in Arkansas, Louisiana, Mississippi, New Mexico, Oklahoma, Texas, and Tennessee can only use HealthSmart PPO (not Beech Street) providers to be considered as in-network. Beech Street PPO does not contract with HealthSmart PPO in these states.*



# Choosing the Plan That's Best for You and Your Family

We are often asked during open enrollment: "How do I know which plan to choose?" This section includes some information for you to consider as you make your health insurance plan decisions.

First, take a look at the member premium costs to determine which of the plans will fit within your family's budget.

Next, take a look at your health care expenses during the last calendar year. How much are you actually USING your benefits? If you're pretty healthy and don't go to the doctor a lot, or you don't have any chronic conditions that require a lot of medication, then you probably don't need to be enrolled in the most expensive plan just because it's convenient. On the other hand, if you or one of your family members has been quite ill, has a chronic condition or has made numerous visits to the hospital, it might make more sense for you to be enrolled in one of the more expensive plans, like the Copay or Choice Plus. These plans pay more toward hospitalizations and surgeries, but they come with a higher price tag.

In other words...do the math! Add the amount you pay in premiums to the amount you have paid for medical services, including prescription drugs, and compare that to what you would have paid for those same services under one of the other plans.

Use the Explanation of Benefits forms that we send to your home every time we process a claim for you and your covered family members, or go to [www.mesachip.org](http://www.mesachip.org) and look up your claims online. Don't forget to include the cost of prescription drugs when determining your actual health care out of pocket expenses – use your pharmacy receipts from both the local retail and mail order pharmacies, or go to [www.medco.com](http://www.medco.com) to get a list of your prescriptions online. This information will help you see just how much you have spent towards your healthcare over and above your monthly premiums, and will also help you decide whether or not you are enrolled in the right plan.

Another thing to keep in mind: Some of the plans have maximum out-of-pocket amounts that apply to each person enrolled in your plan. For example, on the Choice PPO 80/20 plan, the maximum out of pocket (not including deductibles) is \$2000 per person in-network. This means that in any calendar year, you will pay no more than \$2300 (the maximum out of pocket plus deductible) toward your medical expenses; after that, the health plan will pay 100% until the end of the calendar year. Remember, prescription drugs are not included in this out of pocket maximum, so those have to be considered separately.

Finally, think about what medical or dental procedures might be occurring during the coming plan year. If you suspect that one of your family members is going to have surgery, or perhaps someone needs a crown or root canal, or one of your kids is in need of braces for their teeth, then you need to take these into consideration when choosing your plan for the coming year. Check the coverage summaries: not all services are covered under all plans. For example, under dental, only the Dental Choice Plus plan covers orthodontia for dependent children...none of the other dental plans have this coverage, so if your child is going to need braces, you MUST be enrolled in Dental Choice Plus for them to be covered.



# Maximizing Your Healthcare Benefits

Here's what you can do to maximize your benefits, while still saving money for yourself and the Employee Benefit Trust:

- Choose In-Network PPO providers. Make sure **ALL** providers involved in your care are in the Blue Cross Blue Shield network if you live in Arizona. If you live outside of Arizona, use HealthSmart/Beech Street PPO network providers.

If you are scheduled for a surgical procedure, do your best to ensure that **ALL** providers involved (such as the surgeon, anesthesiologists, assistant surgeons, and the healthcare facility) are in-network providers.

When you use an out-of-network provider, there are no discounted rates. Even though the provider may be willing to reduce YOUR cost, the cost to the City is still higher, even with a lower benefit. Sometimes out-of-network providers will not charge you more than your estimated in-network copay or co-insurance. For example, if you are enrolled in the Copay Choice plan, where covered surgeries are paid at 100%, you may think you have saved money because the out-of-network provider charged you nothing. Keep in mind that the City is not getting a discount on the expenses. Therefore, the Trust ends up absorbing the cost, which in most cases, is significantly higher.

- Choose generic medications whenever possible. Not only will you get a better benefit, but it will also be less expensive for the plan. Currently, the City pays \$250,000 or more every two weeks in prescription drug costs. The more our members choose generic, the better it will be for everyone.
- Use the mail order pharmacy for your medications you take regularly. When we use the mail order pharmacy, the City receives a greater discount on each drug from Medco, our pharmacy benefit manager. The dispensing fee lessens as well – 65 cents per prescription instead of as much as \$3.50 at the retail pharmacy.

Mail order is also convenient to use. At your next doctor's appointment, have your doctor write you two prescriptions: One for a 30-day supply to have filled at the retail pharmacy, and one for a 90-day supply to send to Medco By Mail. Pick up a Mail Order Claim form at the Benefits Office or go online at [www.medco.com](http://www.medco.com) and print one off their website. Send the prescription and the form (along with your estimated payment or credit card number) to the address on the form. Your first prescription will usually be delivered in about 14 days. To request refills, contact Medco either online at [www.medco.com](http://www.medco.com), or call them at 1(800) 711-0917. Your refills will be delivered to your mailbox within 5-7 days.

- Ask your doctor about possible alternatives to the more expensive brand name medications. Exceptions may be made for members who absolutely cannot take a different medication as verified by their doctor, but we as consumers of health care may need to do some cost comparisons. If there is a less expensive medication that will give you the same results, buy it.

# Mesa Choice Dental Plan

The Dental Plans available under the Mesa Choice Plan will continue to be self-insured and self-administered. You may choose any dental care provider. There are no in-network or out-of-network provisions under these plans. Claims are sent to and processed by the City of Mesa Employee Benefits Office.

Members have three plans to choose from based upon their individual and family needs. The dental plans are:

- **Preventative Choice Plan** – Provides coverage for preventative services and limited restorative care (basic restorative care only). Orthodontia is NOT covered. \$500 maximum payable for restorative care.
- **Dental Choice Plan** – Provides preventative, basic, and major restorative coverage. Orthodontia is NOT covered. \$1200 maximum payable for restorative care.
- **Dental Choice Plus Plan** – Provides additional coverage, INCLUDING orthodontia for dependent children under age 19. \$1500 maximum payable for restorative care; \$1200 annual/\$2400 lifetime maximum payable for orthodontia.

## Dental Premiums for Retirees

Premiums for the three dental plans have also been determined based upon the value of the individual plan. The monthly [dental premiums](#) for the 2010 plan year are on [page 11](#):

MESA CHOICE DENTAL PLAN –HIGHLIGHTS			
DENTAL SERVICES	PREVENTATIVE CHOICE PLAN	DENTAL CHOICE PLAN	DENTAL CHOICE PLUS PLAN
Deductible per calendar year	\$100/person; \$300/family Applies to restorative care only	\$100/person; \$300/family Applies to restorative care only	\$100/person; \$300/family Applies to restorative care only
Preventative visits (not subject to deductible) Includes exam, tooth cleaning, bitewing x-rays. Full mouth/panoramic x-rays limited to once every 36 months. (Excludes periodontal cleanings & services)	100% of R&C	100% of R&C	100% R&C
Basic Restorative (sealants*, fluoride, fillings, extractions) *Coverage limited to dependent children under age 19 only	After deductible, 80% of R&C	After deductible, 80% of R&C	After deductible, 80% of R&C
Major Restorative (crowns, bridges, root canals, oral surgery, periodontia, & endodontia)	Not Covered	After deductible, 80% of R&C	After deductible, 80% of R&C
Orthodontia** **Coverage applies only to dependent children under age 19	Not Covered	Not Covered	No Deductible, 80% Coverage, \$1200 Maximum Payable/Year \$2400 Maximum Payable Lifetime
Annual Maximum Payable for Dental Services	\$500 per person	\$1200 per person	\$1500 per person
*This chart is a <b>summary</b> of how eligible services will be covered. For a complete list of services and more detailed information, please refer to the City of Mesa Health Plan Document, available at <a href="http://www.mesachip.org">www.mesachip.org</a> or from Employee Benefits.			

## Non-Covered Dental Services

As with the medical plan, there are certain services that are not covered under any of the dental plans. They include:

- Expenses exceeding the Usual, Reasonable, and Customary amount;
- Orthodontia for children under age 19 that started **before** benefits began with the City of Mesa;
- Analgesia, sedation, hypnosis, nitrous oxide and/or related services provided for apprehension or anxiety, except when approved by the Plan Administrator;
- Cosmetic services, including but not limited to veneers and facings;
- Drugs and medicines;
- Duplication of dental services by another provider;
- Home use supplies, such as dental rinses, toothpaste, fluoride, etc.;
- Dental Implants;
- Athletic mouth guards;
- Oral hygiene or dietary instructions;
- Orthognathic services;
- Periodontal splinting;
- Sealants for adults.

For more detailed information about services that are not covered, please refer to the Plan Document found at [www.mesachip.org](http://www.mesachip.org) or contact Employee Benefits at (480) 644-2299.

## Allowed Charges

ALL dental charges that are submitted to the Benefits Office are compared to a schedule of allowed charges before they are processed. If the charges for services rendered are higher than the Allowed amount for the provider's location (by zip code), benefits will be paid based on the lower Allowed Amount and the patient will be responsible for paying the difference between the billed charge and the lower R&C amount. "Allowed" Amounts should not be confused with "Contracted" Amounts: When an Allowed Amount is applied, the patient is responsible for the difference between the Billed Charge and the Allowed Amount. When a Contracted Amount is applied, the patient IS NOT responsible for the difference between the two. Because the City of Mesa's Dental Plan is not associated with a network, there are no Contracted Amounts for services rendered.

How can you avoid paying more than the Allowed Amount for your dental services? Have your provider submit a Predetermination of Dental Benefits form to the Employee Benefits Office BEFORE services are rendered. The Benefits Office will process the Predetermination as if it were a regular claim, indicating any amounts over the Allowed Amount as well as the amounts to be applied to any deductibles and coinsurance amounts for which the patient is responsible. This is a good way for you to know ahead of time how much your financial responsibility will be when you have dental services that need to be completed.

# Mesa Choice Vision Benefits

Vision care benefits are provided by Vision Service Plan (VSP). The City offers its members two types of plans.

- **Basic Vision** – Offers basic coverage at a nominal cost.
- **Vision Plus** – Offers additional coverage for a higher monthly premium.

Select a Participating Provider at [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195.

IN-NETWORK BENEFITS USING A VSP PROVIDER		
	<u>BASIC VISION PLAN 12/24/24</u>	<u>VISION PLUS PLAN 12/12/12</u>
<b>Comprehensive Vision Exam</b>	\$10 copay, once every 12 months	\$10 copay, once every 12 months
<b>Materials</b>	\$10 copay, once every 24 months	\$10 copay, once every 12 months
The materials copay is a single payment that applies to the entire purchase of eyeglasses (lenses and frames), or contacts in lieu of eyeglasses.		
<b>Pair of Lenses for Eyeglasses</b> <ul style="list-style-type: none"> <li>• Standard single vision</li> <li>• Standard lined bifocal</li> <li>• Standard lined trifocal</li> </ul>	Once every 24 months Covered in Full Covered in Full Covered in Full	Once every 12 months Covered in Full Covered in Full Covered in Full
Lens Options <ul style="list-style-type: none"> <li>• Standard Scratch Coating</li> <li>• Tints</li> <li>• Polycarbonate Lenses*</li> <li>• UV Coating</li> <li>• Basic Progressive Lenses</li> </ul> *Covered in Full for Children under 18	Available at a discount Available at a discount Available at a discount Available at a discount Available at a discount	Available at a discount Available at a discount Available at a discount Available at a discount Available at a discount
Lens options not covered by the plan may be available at a discount		
<b>Eyeglass Frames</b>	Once every 24 months receive a \$130 retail frame allowance PLUS 20% discount off amounts over the retail allowance.	Once every 12 months receive a \$130 retail frame allowance PLUS 20% discount off amounts over the retail allowance.
<b>Contact Lenses in lieu of Eyeglasses (Lenses &amp; Frames)</b>	Once every 24 months	Once every 12 months
Covered in full elective contact lenses <ul style="list-style-type: none"> <li>• \$200 Allowance in lieu of lenses and frames, applies to contact lens materials only</li> <li>• Member receives 15% discount off doctor's professional fees for Contact Lens fitting and evaluation (not included in \$200 allowance above)</li> </ul>	\$200 allowance once every 24 months. Fitting/evaluation is offered at a 15% discount. If a member chooses a contact lens not currently part of the Contact Lens Care Program, they have the flexibility to use their elective contact lens allowance any way they choose. The allowance can go toward contact lens services and contact lenses. Members will always receive 15% off all contact lens services from their VSP doctor. VSP covered contact lenses may vary by provider.	\$200 allowance once every 12 months. Fitting/evaluation is offered at a 15% discount. If a member chooses a contact lens not currently part of the Contact Lens Care Program, they have the flexibility to use their elective contact lens allowance any way they choose. The allowance can go toward contact lens services and contact lenses. Members will always receive 15% off all contact lens services from their VSP doctor. VSP covered contact lenses may vary by provider.
<b>Medically Necessary Contacts Lenses</b> <ul style="list-style-type: none"> <li>• \$250 Allowance</li> </ul>	Applies to individuals who cannot wear eyeglasses because of a medical condition, allergy, etc.  Covered once every 24 months	Applies to individuals who cannot wear eyeglasses because of a medical condition, allergy, etc.  Covered once every 12 months
<b>Refractive Eye Surgery- Member</b> may receive approximately 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities. Check the VSP website at <a href="http://www.vsp.com">www.vsp.com</a> for more information.		

# BENEFITS USING AN OUT-OF-NETWORK PROVIDER

Reimbursement frequency is based on plan selected (Basic Vision or Vision Plus)

SERVICE	AMOUNT	SERVICE	AMOUNT
<b>Exam</b>		<b>Lenses</b>	
• Optometrist	Up to \$40	• Single Vision	Up to \$40
• Ophthalmologist	Up to \$40	• Bifocal	Up to \$60
		• Trifocal	Up to \$80
		• Lenticular	Up to \$100
<b>Contact Lenses</b> (in lieu of eyeglasses)		<b>Frames</b>	Up to \$45
• Elective	Up to \$200		
• Necessary	Up to \$250		

## TO FILE AN OUT OF NETWORK CLAIM:

Submit an itemized receipt with the covered member's ID number, name, address, phone number, patient's date of birth and relationship to member to the following address:

VSP

Attn: Out-of-Network Claims

PO Box 997105

Sacramento, CA 95899-7105

Be sure to write on your receipt "City of Mesa Vision Plan"

## Limitations and Exclusions

This plan is designed to cover eye examinations and corrective eyewear. Benefits are payable only for expenses incurred while the group and individual member's coverage is in force.

The following services and materials are not covered under the Vision Service Plan:

1. Orthoptics or vision training and any associated supplemental testing
2. Plano lenses (i.e. refractive error less than +/- 0.50 diopter power)
3. Two pairs of glasses instead of bifocals
4. Medical or surgical treatment of the eyes
5. Replacement of lenses and frames furnished under this program, except at the normal intervals when services are available

The following items are not covered under the VSP Plan contact lens coverage:

1. Corneal Refractive Therapy (CRT) or Orthokeratology
2. Replacement of lost or damaged lenses
3. Insurance policies or service agreements
4. Plano lenses (i.e. refractive error less than +/- 0.50 diopter power)
5. Artistically painted lenses
6. Additional office visits associated with contact lens pathology
7. Contact lens modification, polishing or cleaning

Many services are available at discounted rates. Check with your vision care provider or the Vision Service Plan website at [www.vsp.com](http://www.vsp.com).

# Instructions for Finding a Blue Cross Blue Shield of Arizona Provider

Members enrolled in any of the Choice Medical Plans may choose a Blue Cross Blue Shield of Arizona contracted provider. Provider discounts vary based upon the provider's contract with BCBSAZ.

## Using the Blue Cross Blue Shield of Arizona Website

Follow the instructions below to locate a medical provider in the Blue Cross Blue Shield network.

1. On the web go to the Blue Cross Blue Shield of Arizona website at [www.azblue.com](http://www.azblue.com)
2. A Guest page will appear. Click on "**Search the Provider Directory**" link.
3. On the "Health & Dental Provider Directory" page, under the ID card sample that says "Acme Company," click on the **Search** button. Do **not** click on the Search button that asks you for the 3-character alpha prefix.
4. Regardless of the Plan in which you are enrolled, select "PPO"
5. Click, "Next." Search options will follow.

We strongly encourage you to access the Blue Cross Blue Shield of AZ (BCBSAZ) website for the provider directory. The website is updated monthly by BCBSAZ, listing any new providers, or removing those who have terminated recently.

If you need a printed Provider Directory, please contact Employee Benefits at (480) 644-2299.

# Instructions for Finding a HealthSmart Provider (for Out-of-State Residents Only)

Go to [www.healthsmart.net](http://www.healthsmart.net).

1. Click on the "Search for a Provider" button on the left-hand side.
2. In the "Search" box, click on "Yes" to agree to the disclaimer.
3. Enter CM002 as the group number. The screen will refresh.
4. Under Group Number, click on the CM002 link.
5. Click "Ok" on the pop-up button.
6. Click on the search option of your choice.

If you have questions or problems with finding a provider, please contact our office for assistance. You can also call HealthSmart directly at 1(800) 687-0500 to find a provider.

# Annual Notification - Women's Health and Cancer Rights Act of 1998

Federal law requires the following notification: Group health plans that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive breast surgery. This Plan complies with the Women's Health and Cancer Rights Act (WHCRA) that indicates that for any covered individual who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with it, coverage will be provided in a manner determined in consultation with the attending physician and the patient, including:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and physical complications for all stages of mastectomy, including lymphedemas.

Coverage is subject to the Plan's normal rules, including in-network co-payments or out-of-network annual deductibles and coinsurance provisions. If you have any questions about this law, including Plan benefits for mastectomies or reconstructive surgery, please contact Jody Topping, Employee Benefits Administrator at (480) 644-3009.

## HIPAA – Health Insurance Portability and Accountability Act of 1996

Effective April 14, 2003, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), a federal law, requires that health plans like the City of Mesa Health Plan (hereafter referred to as the "Plan"), maintain the privacy of your personally identifiable health information (called Protected Health Information or PHI).

- The term "Protected Health Information" (PHI) includes all information related to your past, present or future health condition(s) that individually identifies you or could reasonably be used to identify you and is transferred to another entity or maintained by the Plan in oral, written, electronic or any other form.
- PHI does not include health information contained in employment records held by the City of Mesa in its role as an employer, including but not limited to health information related to disability, work-related illness/injury, sick leave, Family or Medical leave (FMLA), life insurance, dependent care FSA, drug testing, etc.

A complete description of your rights under HIPAA can be found in the Plan's Notice of Privacy Practices, which was previously distributed to you or distributed to you upon enrollment in the Plan and is also available from the Employee Benefits Office or at [www.mesachip.org](http://www.mesachip.org).

## Special Enrollment Event Notice:

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption or placement for adoption. Effective April 2, 2009, your dependents may also enroll in this Plan if you (or your eligible dependents):

- have coverage through Medicaid or a State Children's Health Insurance Program (CHIP) and you (or your dependents) lose eligibility for that coverage. However, you must request enrollment in this Plan within 60 days after the Medicaid or CHIP coverage ends; or
- become eligible for a premium assistance program through Medicaid or CHIP. However, you must request enrollment in this Plan within 60 days after you (or your dependents) are determined to be eligible for such premium assistance.

**PLEASE NOTE: Retirees who have opted out of coverage are not able to re-enroll again in the future, even if they have an event occur that might otherwise be considered a Special Enrollment Event.**

To request Special Enrollment contact Employee Benefits at (480) 644-2299.

# Medicare Mandatory Reporting Requirement:

As a health plan payor, the City of Mesa is required to comply with a number of federal laws, including HIPAA (see above) and the new Medicare Mandatory Reporting Requirement. This new requirement came about because of increased misunderstandings by Medicare recipients regarding the primary/secondary relationship between Medicare and their other Group Health Plan (like those offered by the City of Mesa).

When a person becomes eligible for Medicare, either because they have reached their Medicare-eligibility age OR they have been disabled for at least 2 years, they are automatically enrolled in Medicare Part A, which covers the person under Medicare for Hospitalizations. They will also have the option of enrolling in Medicare Part B (for professional services, such as doctor visits, lab and xray services), of which there is a monthly premium. **(Please note: In order to continue coverage with the City of Mesa, covered persons MUST enroll in Medicare Part B when they become eligible.)** When a person is also covered by another insurance plan, such as those offered by the City of Mesa, both the City and Medicare must determine which plan is primary (i.e. which plan pays first when services are rendered) and which plan is secondary.

Many people assume that when they become eligible for Medicare that Medicare is automatically primary. This is not necessarily the case, especially if the person is still an active employee or is the spouse of an active employee. For this reason, the Centers for Medicare and Medicaid Services (CMS) has enacted the new Medicare Mandatory Reporting Requirement—to ensure those who are enrolled in Medicare and another group health plan understand which plan is considered their primary insurance.

To facilitate this process, CMS is requiring all health insurance payors to submit the names and social security numbers of all of their members, regardless of their age or Medicare status. They will then verify which people are enrolled in Medicare and will communicate this information to the Employee Benefits Office, so we can notify the member which insurance coverage should be considered primary. As a result of this requirement, we are asking all plan members (employees and retirees) to provide us with the social security numbers of their dependents (spouses and children). We will then communicate this information to CMS as required by federal law.

Please note this information will be kept completely confidential and private, as the City of Mesa Employee Benefits Office is bound by HIPAA to maintain all information private. If you have any questions or concerns about this requirement, please contact Jody Topping, Employee Benefits Administrator at (480) 644-3009.



# Medicare Notice of Creditable Coverage

## Important Notice from the City of Mesa about Prescription Drug Coverage for People with Medicare

**This notice is for people with Medicare.  
Please read this notice carefully and keep it where you can find it.**

This Notice has information about your current prescription drug coverage with the City of Mesa and the prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare's prescription drug coverage and can help you decide whether or not you want to enroll in that Medicare prescription drug coverage. At the end of this notice is information on where you can get help to make a decision about Medicare's prescription drug coverage.

- **If you and/or your family members are not now eligible for Medicare, and will not be eligible during the next 12 months, you may disregard this Notice.**
- **If, however, you and/or your family members are now eligible for Medicare or may become eligible for Medicare in the next 12 months, you should read this Notice very carefully.**

This announcement is required by law whether the group health plan's coverage is primary or secondary to Medicare. Because it is not possible for our Plan to always know when a Plan participant or their eligible spouse or children have Medicare coverage or will soon become eligible for Medicare we have decided to provide this Notice to all plan participants.

Prescription drug coverage for Medicare-eligible people is available through Medicare prescription drug plans (PDPs) and Medicare Advantage Plans (like an HMO or PPO) that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more drug coverage for a higher monthly premium.

**The City of Mesa has determined that the prescription drug coverage under the following prescription drug plan options (the Choice PPO Plan, Choice Plus PPO Plan, Basic Choice Plan and the Copay Choice Plan) are "creditable".**

"Creditable" means that the value of this Plan's prescription drug benefit is, on average for all plan participants, expected to pay out as much as or more than the standard Medicare prescription drug coverage will pay.

Because the plan option(s) noted above are, on average, at least as good as the standard Medicare prescription drug coverage, **you can elect or keep prescription drug coverage under the Choice PPO Plan, Choice Plus PPO Plan, Basic Choice Plan or the Copay Choice Plan and you will not pay extra if you later decide to enroll in Medicare prescription drug coverage.** You may enroll in Medicare prescription drug coverage at a later time, and because you maintain creditable coverage, you will not have to pay a higher premium (a late enrollment fee penalty).

### **REMEMBER TO KEEP THIS NOTICE**

**If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

### **WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?**

Medicare-eligible people can enroll in a Medicare prescription drug plan at one of the following 3 times:

- when they first become eligible for Medicare; or
- during Medicare's annual election period (from November 15<sup>th</sup> through December 31<sup>st</sup>); or
- for beneficiaries leaving employer/union coverage, you may be eligible for a Special Enrollment Period (SEP) in which to sign up for a Medicare prescription drug plan.

When you make your decision whether to enroll in a Medicare prescription drug plan, you should also compare your current prescription drug coverage, (including which drugs are covered and at what cost) with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

### **YOUR RIGHT TO RECEIVE A NOTICE**

You will receive this notice at least every 12 months and at other times in the future such as if the creditable/non-creditable status of the prescription drug coverage through this plan changes. You may also request a copy of a Notice at any time.

### **WHY CREDITABLE COVERAGE IS IMPORTANT**

#### **(When you will pay a higher premium (penalty) to join a Medicare drug plan)**

If you do not have creditable prescription drug coverage when you are first eligible to enroll in a Medicare prescription drug plan and you elect or continue prescription drug coverage under a **non-creditable** prescription drug plan, then at a later date when you decide to elect Medicare prescription drug coverage you may pay a higher premium (a penalty) for that Medicare prescription drug coverage for as long as you have that Medicare coverage.

Maintaining creditable prescription drug coverage will help you avoid Medicare's late enrollment penalty. This **late enrollment penalty** is described below:

If you go 63 continuous days or longer without creditable prescription drug coverage (meaning drug coverage that is at least as good as Medicare's prescription drug coverage), your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have either Medicare prescription drug coverage or coverage under a creditable prescription drug plan. You may have to pay this higher premium (the penalty) as long as you have Medicare prescription drug coverage.

For example, if 19 months pass where you do not have creditable prescription drug coverage, when you decide to join Medicare's drug coverage your monthly premium will always be at least 19% higher than the Medicare base beneficiary premium. Additionally, if you go 63 days or longer without prescription drug coverage you may also have to wait until the next November to enroll for Medicare prescription drug coverage.

## WHAT ARE MY CHOICES?

You can choose any **one** of the following options:

Your Choices:	What you can do:	What this option means to you:
<b>Option 1</b>	You can select or keep your current medical and prescription drug coverage with <b>the Choice PPO Plan, Choice Plus PPO Plan, Basic Choice Plan or the Copay Choice Plan</b> and <b>you do not have to enroll in a Medicare prescription drug plan.</b>	<p>You will continue to be able to use your prescription drug benefits through <b>the Choice PPO Plan, Choice Plus PPO Plan, Basic Choice Plan or the Copay Choice Plan.</b></p> <ul style="list-style-type: none"> <li>You may, in the future, enroll in a Medicare prescription drug plan during Medicare's annual enrollment period (during November 15-December 31 of each year).</li> <li>As long as you are enrolled in creditable drug coverage you will not have to pay a higher premium (a late enrollment fee) to Medicare when you do choose, at a later date, to sign up for a Medicare prescription drug plan.</li> </ul>
<b>Option 2</b>	<p>You can select or keep your current medical and prescription drug coverage with <b>the Choice PPO Plan, Choice Plus PPO Plan, Basic Choice Plan or the Copay Choice Plan</b> and also enroll in a Medicare prescription drug plan.</p> <p>If you enroll in a Medicare prescription drug plan you will need to pay the Medicare Part D premium out of your own pocket.</p>	<p>Having dual prescription drug coverage under this Plan and Medicare means that this Plan will coordinate its drug payments with Medicare, as follows:</p> <ul style="list-style-type: none"> <li>for Medicare eligible Retirees and their Medicare eligible Dependents, Medicare Part D coverage pays primary and this group health plan pays secondary.</li> <li>for Medicare eligible Active Employees and their Medicare eligible Dependents, this group health plan pays primary and Medicare Part D coverage pays secondary.</li> </ul> <p>Note that you may not drop just the prescription drug coverage under <b>the Choice PPO Plan, Choice Plus PPO Plan, Basic Choice Plan or the Copay Choice Plan.</b> That is because prescription drug coverage is part of the entire medical plan. Generally, you may only drop medical plan coverage at this Plan's next Open Enrollment period.</p> <p>Note that each Medicare prescription drug plan (PDP) may differ. Compare coverage, such as:</p> <ul style="list-style-type: none"> <li>PDPs may have different premium amounts</li> <li>PDPs cover different brand name drugs at different costs to you;</li> <li>PDPs may have different prescription drug deductibles and different drug copayments;</li> <li>PDPs may have different networks for retail pharmacies and mail order services.</li> </ul>

## FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE'S PRESCRIPTION DRUG COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. A person enrolled in Medicare (a "beneficiary") will get a copy of this handbook in the mail each year from Medicare. A Medicare beneficiary may also be contacted directly by Medicare-approved prescription drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number), for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### Para mas información sobre sus opciones bajo la cobertura de Medicare para recetas medicas.

Revise el manual "Medicare Y Used" para información detallada sobre los planes de Medicare que ofrecen cobertura para recetas medicas. Visite [www.medicare.gov](http://www.medicare.gov) por el Internet o llame GRATIS al 1 800 MEDICARE (1-800-633-4227). Los usuarios con teléfono de texto (TTY) deben de llamar al 1-877-486-2048. Para mas información sobre la ayuda adicional, visite la SSA en línea en [www.socialsecurity.gov](http://www.socialsecurity.gov) por Internet, o llámeles al 1-800-772-1213 (Los usuarios con teléfono de texto (TTY) deberán llamar al 1-800-325-0778).

**For people with limited income and resources.** extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

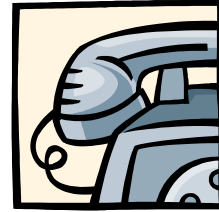
**For more information about this notice or your current prescription drug coverage contact:**

**Contact: City of Mesa, Employee Benefits Administrator**  
**Address: 20 E. Main St., Ste 600, Mesa, AZ 85201 Phone Number: (480) 644-3009**

As in all cases, the City of Mesa reserves the right to modify benefits at any time, in accordance with applicable law. This document (dated **October, 2009**) is intended to serve as your Medicare Notice of Creditable Coverage, as required by law.

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## IMPORTANT PHONE NUMBERS

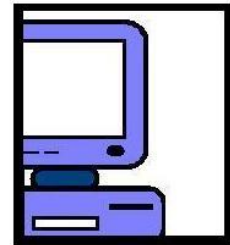


Employee Benefits	480-644-2299
American Health Group	602-265-3800 or 1-800-847-7605
Medco	1-800-711-0917
Vision Service Plan	1-800-877-7195
HealthSmart PPO	1-800-687-0500

Benefit Information & Inquiries  
Precertification

Prescription Drug Program  
Vision Plan  
Out-of-State Network Customer Service  
(for insureds living outside of Arizona only)

## HELPFUL WEBSITES



[www.azblue.com](http://www.azblue.com)

To find an in-network provider.

[www.medco.com](http://www.medco.com)

To find information about your prescription drug benefit, locate a pharmacy, and order prescriptions from the home delivery pharmacy.

[www.mesachip.org](http://www.mesachip.org)

To view the City of Mesa Plan Document, your benefit information and claim history.

[www.healthsmart.net](http://www.healthsmart.net)

To find providers in out-of-state directory or for customer service (for insureds living outside of Arizona only)

[www.vsp.com](http://www.vsp.com)

To find a Vision Service Plan provider and other coverage information